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**BRINKS
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& LIONE**

Our Case No. 10022/349

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Gail E. McGiffin et al.

Serial No.: 10/783,478

Filing Date: February 20, 2004

For: SYSTEM AND DATA
STRUCTURE FOR ACCOUNT
MANAGEMENT

Examiner: Agwumezie, Charles C.

Group Art Unit No.: 3621

Confirmation No.: 2126

AMENDMENT UNDER 37 C.F.R. 1.114

MAIL STOP RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the final Office Action mailed April 17, 2007 (hereinafter "the Office Action") and the Advisory Action mailed July 26, 2007 (hereinafter "the Advisory Action"), Applicants have filed this amendment as part of a Request for Continued Examination.

Amendments to the Claims begin on page 2 of this response.

Remarks and Arguments begin on page 12 of this response.